

## **Products**

### **1. Standard Fire and Allied Perils**

#### **Coverage:**

This policy covers loss or damage due to:

- Fire
- Lightning
- Explosion/Implosion
- Aircraft Damage
- Riot, Strike & Malicious Damage
- Subsidence and Landslide including Rock slide
- Missile testing operations
- Leakage from Automatic Sprinkler Installation
- Bush fire
- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
- Bursting and/or overflowing of Water Tanks, Apparatus and Pipes

### **2. Shopkeeper Package Policy**

#### **Coverage:**

This policy covers loss or damage due to:

- Fire and Allied Perils
- Burglary and Robbery
- Money
- Plate Glass
- Neon Sign/Glow Sign
- Breakdown of Business Appliances
- Electronic Equipment

- Fidelity Guarantee
- Personal Accident
- Public Liability & Workmen Compensation

**Add-On Coverage:**

- Earthquake
- Terrorism
- Escalation
- Omissions to Insure
- Debris removal
- Impact damage by own vehicle

### **3. Comprehensive Householder Package Policy:**

- **Protects your Property**

Landslides, fire, earthquakes, floods and other natural calamities were perhaps common even in the early ages, however, riots, theft and burglary, military conflict and other threats that exist today are unpredictable and can have long term consequences for your financial and psychological well-being. Bajaj Allianz Householder Policy is the answer to your needs.

- **Interests of the Insured and their family members in a single policy**

Our Householder Policy is designed as an all-purpose home insurance plan that provides comprehensive protection from a range of threats to your home and those who live within it. The wellbeing of your family probably occupies your mind a lot more than you might acknowledge, however rather than leaving it to chance, opt for a proven Householder Policy that provides affordable and comprehensive coverage.

- **Protection to your domestic and electronic appliances**

With Bajaj Allianz Householder Policy, you can ensure that any unexpected surprises from your household appliances are catered for. By averting a crisis such as this, you can ensure that you are spared the unpleasant frowns from your family and domestic help. Your kitchen would probably also wear a brighter look!

#### **4. Private Car Package Policy:**

##### **Coverage:**

- **Loss or damage to your car due to natural calamities**
- **Loss or damage to your car against man-made calamities**
- **Personal Accident Cover**
- **Third Party Legal Liability**

#### **5. Two-Wheeler Comprehensive Policy**

- **Easy Online Purchase**

With us, you can buy your Two Wheeler Insurance online with just a few clicks. Just fill the required details, pay the premium amount and voila! You are done. The same principle applies for insurance renewal. We make buying Two Wheeler Insurance plans seamless, fast and convenient.

- **Instant Support**

Just like your most trusted companion, we are by your side whenever you need us. We provide round the clock claim assistance and update you on the status of your claims through SMS. Just call our toll free number 1800 209 5858 for instant support.

- **Hassle-free Renewal**

Our hassle-free renewal process ensures your bike never remains uninsured. When you renew your Bike Insurance Policy with us, there's no inspection needed, no questions asked. Log onto our website, fill the relevant details, pay the premium amount and it's done.

- **Transfer of No Claim Bonus (NCB)**

NCB is a unique feature wherein you get a reward for every claim free year. We, at Bajaj Allianz, allow you to transfer up to 50% of the NCB from your previous policy with a different insurer when you choose to get insured with us.

- **Quick Claim Settlement**

We understand how important it is for you to receive funds when you need it the most. Our hassle-free, cashless claim settlement process ensures you get the defined benefits of your insurance at the earliest. With integrated processes in place to minimise the turnaround time of your insurance claim, our wide network of cashless garages across India help in the speedy settlement of your claim.

- **Third-party Legal Liability**

As it's mandatory for all vehicles running on Indian roads to have third-party cover, our Comprehensive Two Wheeler Insurance Policy covers you financially from the losses, injuries or death suffered by a third-party as well.

## 6. Personal Accident

- **Death** – 100% Sum Insured
- **Permanent Total Disability (PTD)** – Highest compensation of 125% of Sum Insured
- **Temporary Total Disability (TTD)** - 1% of the Sum Insured or Rs5000/- per week, whichever is lesser
- **Transportation of mortal remains** - lower of Rs.5,000/- and 2% of the sums assured shown under the schedule headings Basic, Wider and Comprehensive
- **Children's Education bonus in case of Death or Permanent Total disability of proposer** - onetime payment of Rs.5,000/- each towards the cost of education of up to 2 of your dependent children who were under the age of 19 on the date you met with Accidental Bodily Injury
- **Hospital Confinement Allowance** - If the claim is accepted under Death, Permanent Total Disability (PTD) , Permanent Partial Disability (PPD), Temporary Total Disability (TTD) then we will pay you Rs 1000/- per 24 hours of hospitalization, maximum up to 30 days per policy period
- **Medical Expenses due to accidental injury** - If the claim is accepted under Death, Permanent Total Disability (PTD) , Permanent Partial Disability (PPD), Temporary Total Disability (TTD) then reimbursement of the cost of medical expenses due to accidental injury up to 40% of valid claim amount or actual medical bills, whichever is lesser

## 7. Global Personal Guard Policy

- **Covers accidental death and injury**

This policy provides cover against expenses arising out of accidental injury, along with accidental death coverage.

- **Covers entire family**

This policy covers you, your spouse, parents and children under one policy.

- **Long-term policy**

You can opt for this policy for a period of 1, 2 or 3 years.

- **Sum insured options up to Rs. 25 crore**

Choose from sum insured options ranging from Rs 50,000 to Rs 25 crore based on your income.

- **Lifestyle modification benefit**

This policy covers expenses incurred for lifestyle modification after an accidental injury.

- **Cumulative bonus**

Avail a cumulative bonus of 10% of the sum insured for every claim-free year.

- **Accident hospitalization expenses**

This is an optional cover that protects you against medical expenses incurred in case you are hospitalized for a minimum of 24 hours or have undergone any of the listed daycare procedures because of an accidental injury. Pre and post hospitalization expenses are also covered in such a case.

- **Adventure sports benefit**

This policy provides optional cover against death or permanent total disability caused by accidental bodily injury while engaged in any non-professional adventure sports under supervision.

- **Air ambulance cover**

The optional air ambulance cover would pay for emergency air ambulance expenses from the accident site to the nearest hospital.

- **Children education benefit**

Children education benefit is an optional cover that is payable towards the cost of education of your dependent children, in case you are permanently disabled or worse due to an accident.

- **Coma cover**

In case you are in a comatose state due to an accidental injury, this policy provides an optional cover up to the sum insured.

- **EMI payment cover**

You can opt for this optional cover to insure your active EMI for 3 months in case of permanent partial disability due to an accidental injury, as per the policy terms.

- **Fracture cover**

This optional cover is for expenses incurred for treatment of a fracture, up to Rs 5 lakh.

- **Hospital cash benefit**

Under this optional cover, in case of hospitalisation due to an accidental injury, you are eligible for a daily benefit amount up to 60 days.

- **Loan protection cover**

You can opt to receive an amount corresponding to the balance outstanding amount of your loan specified in the policy up to the sum insured opted under this optional cover.

- **Loss of income due to disability from accident**

This policy covers you against loss of income due to disability as a result of an accidental injury.

- **Road ambulance cover**

This optional cover would pay at actuals for the emergency ambulance expenses incurred in case of hospitalization due to accidental injury up to the sum insured.

- **Travel expenses benefit**

In case of hospitalization due to accidental injury outside your city of residence, this optional cover would pay for travel expenses of a family member, up to the sum insured opted.

## **8. My Home**

- **Contents Cover**

This policy covers loss/damage to your furniture and fixtures, electronic items, kitchen items, clothing and personal belongings as well as other products that you have insured.

- **Jewellery and valuables cover**

This policy covers accidental loss or damage to 'jewellery and valuables' anywhere in India. This cover can be extended globally by paying an additional premium.

- **Burglary cover**

This policy covers your home against loss from burglary and theft.

- **Worldwide Cover**

We will provide extensive coverage within India and try to minimize your losses to the best of our abilities. Upon payment of a nominally higher premium, we will be happy to extend you Worldwide Coverage for portable equipment jewellery and other valuables.

- **Portable equipment cover**

This policy covers any accidental loss or damage to 'portable equipment' anywhere in India. This cover can be extended globally by paying an additional premium.

- **Curios, works of art and paintings cover**

This policy covers accidental loss or damage to 'curios, works of art and paintings' whilst stored or lying in your building. The valuation of the items will be done by a government-approved valuer and approved by us.

- **Building Cover**

Our building cover also covers you for emergency purchases of food, clothing, medicines and daily essentials worth up to Rs. 20,000/-.

- **Loss of rent Cover**

In case your rental property gets destroyed due to some peril, and your tenant vacates it for which you stop receiving the rent, we will compensate you for the amount lost till the time the property remains unfit to live in.

- **Temporary Resettlement cover**

In case your house gets destroyed due to some incident such as fire, floods, etc and you need to move to an alternate accommodation, we will indemnify you for the transport and packing costs.

- **Key and lock replacement cover**

If your house is broken into, or the keys of your house or vehicle get stolen, we will reimburse the expenses of the locksmith.

- **ATM withdrawal robbery cover**

In case you get robbed right after you withdraw money from the ATM, we will compensate you for the amount lost due to the robbery.

- **Lost wallet cover**

If your wallet gets lost or stolen, we will pay you the replacement cost for it as well as the cost of application for lost papers and cards that were present in the wallet.

- **Dog insurance cover**

If your pet dog dies due to accident and/or diseases contracted during the period of insurance, we will pay you the fixed amount for your loss.

- **Public liability cover**

If you use or occupy a place for residential purposes, and someone gets injured or their property gets damaged, public liability cover will pay the cost that may be incurred to fix those damages.

- **Employee's compensation cover**

In case an employee meets with an accident and gets injured during his employment period, he will be compensated for it.